

EXHIBIT 3

FIFTH THIRD BANK
MADISONVILLE OPS CENTER
MD1MOC2N CC3148
CINCINNATI OH 45263-5300

MICHAEL F SCHALLER
10325 REESE RD
CLARKSTON MI 48348-1863



Date:
Account:

May 1, 2017

Your Mortgage Loan is in Default; Action Required

Dear MICHAEL F SCHALLER:

We appreciate your business and the trust you've placed in us. We are contacting you regarding your delinquent mortgage loan referenced above. We value our customers and try to assist them in difficult financial situations with solutions whenever feasible. Please read this information carefully and respond immediately.

Your mortgage loan is in default

Fifth Third Bank is the servicer for the current lender of your mortgage loan. As of the date of this letter, you are in default on your mortgage loan for failing to make your regular monthly payments. The past due amount on your mortgage loan is \$14,085.17. In order to cure the default, you must bring the loan current no later than **June 01, 2017**, or within 34 days from the date of this letter. As payments will still continue to become due and owing during the period of time outlined in this letter, please contact us at 800-375-1745, option 3 to get the most current past due amount required to bring the loan current. Payments must be made according to the terms of your mortgage loan.

This payment must be in the form of a certified check, cashier's check or money order and should be mailed to:

FIFTH THIRD BANK
5001 KINGSLEY DRIVE
MD 1MOC2K
CINCINNATI OH 45263-5300

Failure to remedy the default

Please be aware that failure to bring the loan current by **June 1, 2017** (within 34 days from the date of this letter) will result in acceleration of your loan, the foreclosure and sale of the property secured by the mortgage. If your loan is accelerated, your total obligation will be due immediately and payable in full without further written demand from us. As stated in your loan agreement, the lender as servicer, is also entitled to collect all expenses related to pursuing the remedies provided in this letter, including reasonable attorney fees and costs. If foreclosure is necessary there is a possibility the debt will be submitted to the U.S. Department of Treasury for collection through the Treasury Offset Program.

Please note that you will have the right to reinstate your loan after acceleration. You also have the right to bring a court action to assert that a default does not exist and/or to provide any other defenses to the acceleration and foreclosure.

Assignment of rents and leases

An Assignment of Rents and Leases Rider is a document attached to a mortgage loan agreement that entitles the lender to any income (from leases, rents, etc.) derived from the property if the owner defaults on the loan. If this document was executed in connection with this loan, the lender is hereby notifying you of its intention to attach the rents and/or lease money you received from this property. This attachment will be effective and will occur 34 days after the date of this notice.

Assistance available

If you request it, we will provide the name of a nonprofit organization experienced in financial counseling. You can also obtain this information by calling HUD (the U.S. Department of Housing and Urban Development) at 800-569-4287.

If you would prefer an in-person meeting with us to discuss your payment history or possible opportunities for loss mitigation, or if you have other questions regarding your mortgage loan, please contact us 800-375-1745, option 3, Monday through Friday, 8 a.m. to 9 p.m., ET.

We encourage your prompt response to this letter.

Sincerely,

A handwritten signature in cursive script, appearing to read "Glenn Meadows".

Glenn Meadows
Senior Vice President

BANKRUPTCY NOTICE: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this letter is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien. Any negotiations or arrangements entered into do not constitute a waiver of your discharge, an attempt to collect against you personally or an attempt to revive your personal liability for the debt.